THE MINISTER OF STATE OF THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) There are 907 married and 206 unmarried regular nursing staff in the AIIMS including the Centres.

(b) and (c) No quarters were constructed in 1978-79. However, in 1980, 160 Type-III quarters were constructed and 80 quarters were allotted to married nurses. During 1983, 156 Type-III quarters were constructed, out of which 36 quarters were allotted to nurses as decided by the competent authority. During 1986, 96 Type-II quarters were constructed and there was no understanding to allot these quarters to the nurses as these were lower category accommodation. In all, 166 quarters at present are in occupation of nurses.

(d) and (e) 200 Type-III quarters are under construction. These will be allotted as per policy decision to be taken by the competent authority.

बैंकों द्वारा बट्टे खाते में डाले गए ऋण की धनराशि

3015. **श्री राम जेठमलानी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या पिछले वर्षों के दौरान राष्ट्रीयकृत बैंकों द्वारा मंजूर किए गए ऋण की कुल धनराशि की लगभग 20 प्रतिशत धनराशि की औसत वार्षिक दर पर बट्टे खाते में डाल दिया गया है;

(ख) यदि नहीं, तो इस संबंध में तथ्य क्या हैं;

(ग) क्या सरकार ने बैंकों में अनियमितताओं पर निगरानी रखने और वापसी की स्थिति में सुधार करने के लिए विशेष वसूली न्यायाधिकरण और बैंकिंग पर्यवेक्षण बोर्ड का गठन किया है;

(घ) यदि हां, तो ये निकाय कब गठित किये गये थे;

(ङ) क्या इन निकायों ने कार्य करना प्रारम्भ कर दिया है; और

(च) यदि हां, तो पिछले तीन वर्षों के दौरान प्रत्येक वर्ष में इन निकायों द्वारा अनियमितताओं के कितने मामले निपटाए गए और उन पर की गई कार्यवाही का ब्यौरा क्या है?

वित्त मंत्री (श्री पी. चिदम्बरम): (क) और (ख) भारतीय रिजर्व बैंक ने सूचित किया है कि गत तीन वित्तीय वर्षों के अन्त की स्थिति के अनुसार ऋण और बकाया अग्रिमों में से, गत तीन वर्षों (अर्थात् 1992-93, 1993-94 और 1994-95) के दौरान राष्ट्रीयकृत बैंकों द्वारा बट्टे खाते डाले गए अशोध्य ऋणों का प्रतिशत क्रमश: 0.41, 0.93 और 0.72 बैठता है।

(ग) और (घ) बैंकों और वित्तीय संस्थाओं पर शोध्य ऋण राशियों की वसूली अधिनियम, 1993 के प्रावधानों की शर्तों के अनुसार, निम्नलिखित स्थानों पर पांच ऋण वसूली अधिकरण स्थापित किए गए हैं:-

	स्थान	स्थापना की तारीख
1.	अहमदाबाद	21.12.1994
2.	बैंगलूर	30.11.1994
3.	कलकत्ता	27.4.1994
4.	दिल्ली	05.07.1994
5.	जयपुर	22.08.1994

12.7.1994 को मुम्बई में एक अपीली अधिकरण भी स्थापित किया गया है। 16 नवम्बर, 1994 को भारतीय रिजर्व बैंक में वित्तीय पर्यवेक्षण बोर्ड गठित किया गया है और यह तब से ही कार्य कर रहा है।

(ङ) जी, हां।

(च) 31.12.1995 तक ऋण वसूली अधिकरणों को स्थानांतरित किए गए कुल 5638 मामलों में से, जिनमें 3993.53 करोड़ रुपए की राशि अन्तर्ग्रस्त है, 57 मामलों में 129.79 करोड़ रुपए की राशि वसूल कर ली गई है।

Cases of employment under die-in-harness scheme in United Bank of India

3016. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) whether United Bank of India, Calcutta has not yet settled certain cases of employment under die-in-harness scheme;

(b) whether series of representations have been pending and the bank is not taking action effectively on such issues;

(c) whether Government would now direct them to take effective action in this regard; and

(d) if so, the details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) United Bank of India has reported that the cases of all eligible persons for employment on compassionate grounds (Die-in-harness Scheme) have been settled, as on date.

(b) No, Sir.

(c) and (d) Do not arise.

Special tourist authority for Puri in Orissa

3017. SHRIMATI JAYANTI PATNAIK: Will the Minister of TOURISM be pleased to state:

(a) whether Government have a proposal to set up a special tourist authority for Puri in Orissa;

(b) if so, what are the places of tourist interest going to be included in that tourist authority;

(c) whether Government propose to draw schemes in consultation with the State Government for development of those places of tourist interests; and

(d) if so, the steps taken in this regard?

THE MINISTER OF PARLIAMENTARY AFFAIRS AND MINISTER OF TOURISM (SHRI SRIKANTA JENA): (a) to (d) The State Government of Orissa has recently constituted a Special Tourism Authority, Puri for the development of tourism infrastructure in area of 3500 acres (approximately) between Puri-Konark upto Chilka Lake as Special Tourism Area.

Losing market by IA and AI on Introduction of liberalisation scheme

3018. SHRI SANJAY DALMIA: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether it is a fact that since introduction of liberalisation scheme Indian Airlines and Air India have lost 37% and 21% of their market respectively; and

(b) if so, the steps taken or proposed to be taken by Government to make these national airlines stronger to face this problem?

THE MINISTER OF CIVIL AVIATION (SHRI C. M. IBRAHIM): (a) After demonopolisation of domestic air transport sector, market share of Indian Airlines came down to about 60% in 1995. Air India's market share came down from 24.5% in 1990 to 23.1% in 1995.

(b) Air India and Indian Airlines are taking steps to face the competition by improving their product, image and on time performance.

Advise by RBI regarding rising credit demand and deregulation of interest rates

3019. SHRI SUSHIL KUMAR SAMBHAJIRAO SHINDE: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has cautioned the banking sector on perils of rising credit demand and deregulation of interest rates in the context of limited availability of funds;

(b) if so, what banking system reforms were suggested by RBI in this context; and

(c) what is Government's reaction thereto?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) Reserve Bank of India (RBI) has reported that at present the banking system has adequate resources to meet all genuine demands for credit. Aggregate deposits for scheduled commercial banks have risen by Rs. 14,862 crore (3.4 per cent) so far during the current financial year (March 29, 1996 to August 2, 1996) as compared with a decline of Rs. 2,390 crore (0.6 per cent) recorded in the comparable period of 1995-96.

The interest rate structure prescribed by RBI to scheduled commercial banks has been deregulated considerably. Banks are now free to determine the term deposits rates for maturities over one year they offer to the public. Similarly, for credit limits over Rs. 2 lakh, banks are free to determine their own lending rates. While fixing their deposit and lending rates banks take into account the cost and likely return on deployment of funds. The guard against banks offering/charging unduly high rates they have been cautioned to ensure that the interest rates they prescribe need to be sustainable. Also prescription of prudential norms relating to income recognition, capital adequacy and provisioning is a major safeguard in the matter of sustainability of the interest rates offered/charged by banks.